

**ABSTRACT**

Telecommunication carriers that provide collect and bill-to-third-party calls face considerable revenue losses due to unbillable, uncollectible, and fraudulent calls. This real-time call validation system reduces the number of unbillable calls by determining  
5 when the dialed number has been ported, the originating carrier has no billing relationship with the terminating carrier, or the dialed number belongs to a customer of a switchless reseller, all events that in today's environment would result in an unbillable call. This system also decreases subscriber fraud by identifying in real-time a dialed number's listed name and address and determining whether there are other numbers associated with said  
10 name and address and, if so, whether they are associated with a history of fraud, bad debt, or unbillability. Finally, this system provides a real-time method for applying industry-standard credit assessment tools to the management of collect and bill-to-third-party accounts.

09895171.070201